

establishing a communication via the electronic communications device between the user and the system for purpose of a primary transaction for a first good or service,

obtaining primary transaction data with respect to the primary transaction, including the identity of the prospective customer and of the purpose of the primary transaction,

utilizing the identity of the prospective customer to obtain at least a second data element relating to the user,

utilizing at least in part the primary transaction data including the purpose of the primary transaction and the second data element and determining at least one item for prospective upsell to the prospective customer which is different than the first good or service , and

offering the item to the prospective customer in lieu of the first good or service.

173. The method of claim 172 wherein the transaction type of the primary transaction differs from the transaction type of the upsell transaction.

174. The method of claim 173 wherein the primary transaction is a purchase transaction and the upsell transaction is a service transaction.